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C. Barnes
10-1681

Docket No. 2102388-900120

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

JC996 U.S. PTO
09/802360
03/09/01

Applicant: Daniel A. Tealdi et al.

Serial No.: Not Yet Assigned

Group Art Unit: Not Yet Assigned

Filed: Herewith

Examiner: Not Yet Assigned

Title: ONLINE MORTGAGE APPROVAL AND SETTLEMENT AND METHOD THEREFOR

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Date of Deposit: March 9, 2001

I hereby certify that this paper is being deposited with the United States Postal Service "EXPRESS MAIL Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to: Box Patent Application, Commissioner for Patents, Washington, DC 20231

Ta. Tanisha L. Moore

Signature (Ta-Tanisha L. Moore)

* * *

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents and Trademarks
Washington, DC 20231

Dear Sir:

Pursuant to 37 CFR §1.56(a), Applicant hereby cites the following documents (copies enclosed) listed on the attached copy of Form PTO-1449.

This Information Disclosure Statement is filed in accordance with the paragraph of 37 CFR §1.97 checked below:

☒ 1.97 (a) This Information Disclosure Statement accompanies the new patent application submitted herewith.

☐ 1.97 (b) This Information Disclosure Statement is filed:

- ☐ (1) Within three months of the filing date of a national application; OR
- ☐ (2) Within three months of the date of entry of the national stage of an international application; OR
- ☐ (3) Before the mailing of a first Office Action on the merits.

No fee or certification is required.

☐ 1.97(c) This Information Disclosure Statement is filed after the period specified in paragraph (b) above, but before the mailing date of either:

- ☐ (1) A Final Action under 37 CFR 1.113; OR
- ☐ (2) A Notice of Allowance under 37 CFR 1.311;

AND is accompanied by either:

(check one)

☐ the Certification -under 37 CFR 1.97(e) as set out below,
OR

☐ the fee of \$220.00 under 37 CFR 1.17(p).

☐ 1.97(d) This Information Disclosure Statement is filed after the mailing date of either:

- ☐ (1) a Final action under 37 CFR 1.113; OR
- ☐ (2) A Notice of Allowance under 37 CFR 1.311; BUT before payment of the Issue Fee, AND is accompanied by:
- ☐ (3) the Certification under 37 CFR 1.97(e) as set out below; AND
- ☐ (4) Petition is hereby made under 37 CFR 1.97(d) for consideration of this Information Disclosure Statement; AN[)],
- ☐ (5) Authorization to charge the petition fee of \$ 1,210.00 as set out in 37 CFR 1.17(i).

If this Information Disclosure Statement is being filed under 37 CFR 1.97(c) or 1.97(d), the undersigned Attorney hereby certifies that:

☐ each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing date of this Statement;

or

☐ no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, or to the knowledge of the undersigned Attorney after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing date of this Statement.


Authorization is hereby given to charge the indicated fee(s) to Deposit Account No. 07- 1896. A duplicate copy of this transmittal letter is attached.

Respectfully submitted,

GRAY CARY WARE & FREIDENRICH

Dated: 3/9/01

By


Kyla L. Harriel
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If this Information Disclosure Statement is being filed under 37 CFR 1.97(c) or 1.97(d), the undersigned Attorney hereby certifies that:

☐ each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing date of this Statement;

or


☐ no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, or to the knowledge of the undersigned Attorney after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing date of this Statement.

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Respectfully submitted,

GRAY CARY WARE & FREIDENRICH

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Form PTO-1449 (modified 2/91)	U.S. DEPT OF COMMERCE Patent and Trademark Office	Attorney Docket Number: 2102388-900120	Serial Number: New
INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Applicant: Daniel A. Tealdi et al.	
		Filing date: Herewith	
		Group art area: Not Yet Assigned	



U.S. PATENT DOCUMENTS

Examiner Initial	Patent No.	Date	Name	Class	Sub-class	Filing date if appropriate
	5,283,856	02/01/94	Gross et al.	395	51	10/04/91
	5,651,268	07/29/97	Aikawa et al.	62	525	12/29/95
	5,748,738	05/05/98	Bisbee et al.	380	25	09/15/95
	5,870,721	02/09/99	Norris	705	38	10/15/96
	6,021,202	02/01/00	Anderson et al.	380	25	12/19/97
	5,995,947	11/30/99	Fraser et al.	705	38	09/12/97
	5,615,268	03/25/97	Bisbee et al.	380	25	01/17/95

FOREIGN PATENT DOCUMENTS

Document number	Date	Country	Class	Sub-class	Translation

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Real Estate Technology, "Caution: Net-Savvy Consumers Ahead", Michael J. Russer
	Contact, "Mortgage Lenders Increase Reliance on Automation", Jeff Lebowitz (Fourth Quarter 1998)
	Mortgage Banking, "Building New Channels of Distribution", Jeff Lebowitz (Jan. 1999)
	Equity Magazine, the Journal of the National Home Equity Mortgage Association, "How Technology Continues to Change the Mortgage Banking Industry", Joseph J. Murin (Dec. 1996)
	Morgan Stanley Dean Witter, "Toward the Paperless Mortgage" (Feb. 2000)
	Mortgage Banking, "The New Mortgage Banking Business", Paul Tuttle (May 1998)
	"Lendware TM Overview", Framework, Inc. (1999)
	Ocwen Technology Xchange, "REALTrans SM Web-Based Application" information printed from http://www.otx.net/whoarewe ; http://www.otx.net/webtop ; http://www.otx.net/dts (Ocwen Technology Xchange World Wide Website) on April 5, 2000.
Examiner:	Date Considered:
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP '609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.	

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